

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Nekesha C Rufus
 William E Rufus, Jr.
 Debtors

Case No. 16-13356-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2016.

db/jdb	+Nekesha C Rufus, William E Rufus, Jr., 300 W. Winona Street, Philadelphia, PA 19144-3925
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
13725826	+Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
13725829	Crescendo Bioscience, Inc., P.O. Box 581108, Salt Lake City, UT 84158-1108
13725830	+Dashevsky, Horwitz, Kuhn, Novello, Shorr, 1315 Walnut Street, 12th Floor, Philadelphia, PA 19107-4712
13725831	+Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
13725832	+Global Credit Network, Po Box 3097, Gaithersburg, MD 20885-3097
13725833	+KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13725835	+PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
13725834	+Palomar Associates, 1959 Palomar Oaks Way St, Carlsbad, CA 92011-1316
13725836	Physician Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017
13725837	+Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13725841	Stellar Rec, 1327 Highway 2 Wes Suite 100, Kalispell, MT 59901
13725842	+Stuart Lippm, 5447 E 5th St, Tucson, AZ 85711-2344
13725844	UPHS HUP Patient Pay, PO Box 824329, Philadelphia, PA 19182-4329
13725847	Verizon, One Alpharetta Place Recovery Departmen, Alpharetta, GA 30004
13725848	+Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049
13725850	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dmo160west@gmail.com Aug 03 2016 02:31:33 DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
smg	E-mail/Text: bankruptcy@phila.gov Aug 03 2016 02:31:56 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2016 02:31:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcy@usdoj.gov Aug 03 2016 02:31:50 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 03 2016 02:31:47 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13725827	EDI: CONVERGENT.COM Aug 03 2016 02:23:00 Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
13756223	+E-mail/Text: bankruptcygroup@peco-energy.com Aug 03 2016 02:31:38 PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13725839	E-mail/Text: Supportservices@receivablesperformance.com Aug 03 2016 02:32:02 Receivable Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
13725840	+EDI: SWCR.COM Aug 03 2016 02:23:00 Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
13725843	E-mail/Text: bankruptcydepartment@tsico.com Aug 03 2016 02:32:01 Transworld Systems Inc., P.O. Box 17205, Wilmington, DE 19850-7205
13725845	+EDI: VERIZONEAST.COM Aug 03 2016 02:23:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13725828*	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
13725838*	+Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13725846*	+Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
13725849*	+Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 29

Date Rcvd: Aug 02, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Nekesha C Rufus dmo160west@gmail.com,
davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Joint Debtor William E Rufus, Jr. dmo160west@gmail.com,
davidoffenecf@gmail.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Nekesha C Rufus	Social Security number or ITIN	xxx-xx-8134
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	William E Rufus Jr.	Social Security number or ITIN	xxx-xx-4921
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 5/11/16
Case number:	16-13356-sr		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nekesha C Rufus	William E Rufus Jr.
2. All other names used in the last 8 years		
3. Address	300 W. Winona Street Philadelphia, PA 19144	300 W. Winona Street Philadelphia, PA 19144
4. Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 8/2/16

For more information, see page 2

Location:
Suite 18-341, 1234 Market Street, Philadelphia,
PA 19107

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 10/25/16

Filing deadline: 11/24/16

Filing deadline: 11/7/16

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.